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Sent: Monday, January 23, 2006 1:30 PM
To: Ombudsman Washington
Cc: JDWPruett@aol.com
Subject: Wal Mart Bank

As a shareholder in Wal*Mart I am greatly concerned that WalMart will be denied approval of their proposed bank in Utah. Since competitors Sears and Target have the very same facilities in use, it would be a very biased decision to deny Wal*Mart the same banking privilege.

Such an action against WalMart would be absolutely contrary to our basic Capitalistic Economy practice of fair competition, and a level market playing field for all entities.

If Wal*Mart is denied such a bank, then all other companies should have to shed their facilities immediately. Fair is fair, and head-to-head competition is very good for the American public as a whole!

The banking lobby should not decide this issue for you!

Thanks for your time and consideration.

Joyce Pruett

1/24/2006